

Table I.B.3.b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
Industry group **								
Agric., fish., forest.	54.0%	29.0%	65.0%	74.0%	95.7%	34.9% *	37.0%	83.4%
Mining	83.3%	33.7%	52.1%	90.4%	100.0%	100.0%	64.4%	100.0%
Construction	72.6%	46.8%	70.0%	88.5%	93.8%	100.0%	62.6%	94.6%
Manufacturing	96.2%	65.3%	83.7%	91.3%	99.7%	99.8%	81.5%	99.0%
Transp., commu., util.	93.2%	49.7%	77.0%	91.8%	99.6%	98.8%	68.4%	98.8%
Wholesale trade	92.5%	56.7%	90.2%	94.3%	99.3%	100.0%	77.6%	99.2%
Retail Trade	85.3%	41.5%	68.4%	80.3%	95.5%	98.8%	59.1%	97.0%
Fin., ins., real est.	94.0%	67.7%	86.5%	96.3%	98.7%	99.8%	77.4%	99.2%
Services	87.3%	59.2%	78.9%	92.4%	96.8%	93.2%	71.6%	94.4%
Unknown	13.6% *	13.6% *	0.0%	0.0%	0.0%	0.0%	13.6% *	0.0%
Ownership								
For profit, incorporated	90.7%	58.5%	78.0%	89.5%	97.1%	99.2%	72.9%	97.8%
For profit, unincorporated	66.2%	41.2%	63.8%	82.2%	97.8%	93.8%	48.7%	95.6%
Nonprofit	95.4%	61.3%	88.0%	96.2%	99.7%	99.6%	79.4%	99.4%
Unknown	81.1%	38.3%	58.3%	94.6%	99.1%	79.0%	53.2%	84.2%
Age of firm								
Less than 5 years	64.0%	42.8%	68.5%	77.7%	88.9%	89.7%	54.7%	87.2%
5-9 years	72.4%	46.3%	68.1%	82.5%	95.7%	98.9%	60.0%	93.1%
10-19 years	83.4%	61.0%	75.4%	90.0%	96.9%	99.8%	72.0%	96.6%
20 or more years	95.4%	66.7%	88.3%	95.9%	99.3%	99.9%	82.6%	99.4%
Unknown	95.5%	47.2%	78.4%	93.0%	98.4%	95.8%	73.8%	96.3%
Multi/single status								
2 or more locations	97.5%	83.2%	87.7%	96.3%	98.7%	97.5%	90.8%	97.7%
1 location only	77.2%	52.7%	76.0%	88.0%	96.4%	96.1%	67.0%	94.5%
Percent full-time employees								
Less than 25%	70.0%	43.7%	39.2%	64.2%	91.6%	95.2%	45.6%	89.5%
25-49 %	84.1%	39.9%	55.0%	74.7%	95.4%	100.0%	52.7%	97.4%
50-74 %	83.3%	49.2%	64.3%	86.4%	96.9%	99.6%	58.6%	98.0%
75% or more	89.6%	54.7%	80.1%	91.4%	98.0%	97.1%	71.1%	96.9%
Union presence								
No union employees	87.9%	53.4%	77.1%	90.6%	98.1%	99.5%	68.7%	98.3%
Has union employees	97.8%	70.5%	84.5%	97.5%	97.3%	99.9%	83.8%	99.3%
Unknown	80.0%	39.7%	63.3%	63.8%	94.4%	84.8%	52.9%	85.0%
Percent low wage employees **								
50% or more low wage	64.4%	25.1%	36.0%	65.6%	89.4%	92.8%	33.3%	87.6%
Less than 50% low wage	89.4%	59.3%	81.8%	93.8%	98.8%	99.8%	74.2%	98.9%
Unknown	92.9%	33.4%	73.3%	73.7%	97.9%	95.9%	56.2%	95.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
Industry group **								
Agric., fish., forest.	3.72%	5.17%	8.93%	15.01%	10.58%	17.41% *	5.10%	5.63%
Mining	6.08%	9.59%	14.93%	12.40%	25.82%	14.91%	9.06%	0.00%
Construction	1.80%	2.20%	2.96%	2.69%	2.54%	0.00%	2.32%	1.85%
Manufacturing	0.28%	4.56%	2.79%	1.26%	0.37%	0.21%	1.41%	0.19%
Transp., commu., util.	0.74%	3.71%	3.90%	3.63%	1.29%	0.65%	2.92%	0.45%
Wholesale trade	0.82%	2.52%	2.15%	1.92%	0.42%	0.00%	2.20%	0.45%
Retail Trade	0.52%	1.99%	2.97%	1.66%	0.98%	0.63%	1.63%	0.45%
Fin., ins., real est.	0.62%	3.63%	2.91%	2.15%	1.59%	0.16%	2.27%	0.40%
Services	1.92%	2.13%	1.28%	1.48%	0.90%	4.53%	1.15%	2.83%
Unknown	5.17% *	5.18% *	0.00%	0.00%	0.00%	0.00%	5.17% *	0.00%
Ownership								
For profit, incorporated	0.24%	1.16%	1.03%	0.51%	0.55%	0.39%	0.64%	0.25%
For profit, unincorporated	1.01%	2.46%	5.95%	2.92%	1.19%	3.16%	1.98%	1.77%
Nonprofit	0.65%	4.52%	1.96%	0.77%	0.11%	0.36%	2.97%	0.23%
Unknown	7.19%	7.29%	16.99%	4.51%	0.60%	9.10%	8.17%	7.71%
Age of firm								
Less than 5 years	1.80%	2.37%	3.62%	2.22%	3.89%	6.15%	2.26%	2.96%
5-9 years	1.68%	2.25%	2.72%	2.19%	1.67%	1.20%	1.57%	1.21%
10-19 years	0.72%	2.01%	2.25%	0.93%	1.51%	0.63%	1.11%	0.85%
20 or more years	0.46%	2.72%	1.53%	0.71%	0.29%	0.04%	1.59%	0.14%
Unknown	2.21%	7.66%	4.00%	1.88%	0.28%	2.88%	3.07%	2.32%
Multi/single status								
2 or more locations	1.19%	5.96%	2.16%	0.56%	0.27%	1.66%	1.44%	1.25%
1 location only	0.74%	1.01%	1.01%	0.60%	0.98%	4.50%	0.62%	0.87%
Percent full-time employees								
Less than 25%	2.24%	5.88%	6.09%	5.20%	0.76%	4.27%	3.42%	1.50%
25-49 %	0.85%	3.44%	4.25%	2.38%	1.78%	0.03%	2.27%	0.59%
50-74 %	0.94%	3.37%	2.34%	1.74%	1.56%	0.12%	2.19%	0.62%
75% or more	0.79%	1.09%	0.88%	0.43%	0.40%	1.85%	0.60%	1.21%
Union presence								
No union employees	0.25%	1.14%	1.04%	0.35%	0.45%	0.28%	0.83%	0.24%
Has union employees	0.50%	5.40%	4.57%	2.28%	1.89%	0.08%	3.06%	0.33%
Unknown	3.84%	4.53%	5.96%	7.05%	3.32%	5.94%	3.41%	4.79%
Percent low wage employees **								
50% or more low wage	2.28%	2.85%	4.04%	4.07%	2.54%	5.30%	2.24%	2.32%
Less than 50% low wage	0.25%	1.35%	1.22%	0.37%	0.28%	0.07%	0.76%	0.16%
Unknown	2.15%	3.18%	5.45%	4.45%	1.35%	2.79%	4.25%	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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